

Massachusetts Group Conversion Guaranteed Issue Nongroup Membership ¹
as of December 31, 2003

Non Group Membership Total Membership	Type of Plan	MA	MA	2002 - 2003
		Members as of 12/31/02	Members as of 12/31/03	MEMBER DIFFERENCE
Celtic Life Insurance Company	Medical	1	0	(1)
Connecticut General Life Insurance Company	Medical	7	24	17
Great-West Life and Annuity Insurance Company	Medical	1	5	4
GE Group Life Assurance Company	Medical	0	0	0
Principal Life Insurance Company	Medical	1	1	0
UniCARE Life and Health Insurance Company	Medical	37	48	11
Total Members		47	78	31
Massachusetts Population ²		6,421,800	6,433,422	
Market Penetration Rate ³		0.0007%	0.0012%	

Nongroup Membership Total Subscribers	Type of Plan	MA	MA	2002 - 2003
		Subscribers as of 12/31/02	Subscribers as of 12/31/03	MEMBER DIFFERENCE
Celtic Life Insurance Company	Medical	1	0	(1)
Connecticut General Life Insurance Company	Medical	7	16	9
Great-West Life and Annuity Insurance Company	Medical	1	4	3
GE Group Life Assurance Company	Medical	0	0	0
Principal Life Insurance Company	Medical	1	1	0
UniCARE Life and Health Insurance Company	Medical	35	41	6
Total Subscribers		45	62	17

Nongroup Membership Total Dependents	Type of Plan	MA	MA	2002 - 2003
		Dependents as of 12/31/02	Dependents as of 12/31/03	Dependent DIFFERENCE
Celtic Life Insurance Company	Medical	0	0	0
Connecticut General Life Insurance Company	Medical	0	8	8
Great-West Life and Annuity Insurance Company	Medical	0	1	1
GE Group Life Assurance Company	Medical	0	0	0
Principal Life Insurance Company	Medical	0	0	0
UniCARE Life and Health Insurance Company	Medical	2	7	5
Total Dependents		2	16	14

¹ Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.

² Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2002 to July 1, 2003 (CO-EST2003-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 9, 2004

³ Total members in Massachusetts divided by the respective annual estimated population in Massachusetts.